

CORE1 CORE2

```

29sep10 14:42:01 User233765 Session D232.1
$0.00      0.242 DialUnits File415
$0.00 Estimated cost File415
$0.82 INTERNET
$0.82 Estimated cost this search
$0.84 Estimated total session cost      0.242 DialUnits

SYSTEM:OS - DIALOG OneSearch
File 9:Business & Industry(R) Jul/1994-2010/Sep 28
(c) 2010 Gale/Cengage
File 15:ABI/Inform(R) 1971-2010/Sep 28
(c) 2010 ProQuest Info&Learning
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2010/Sep 28
(c) 2010 Gale/Cengage
*File 148: CURRENT feature not working. See HELP NEWS148.
File 275:Gale Group Computer DB(TM) 1983-2010/Aug 17
(c) 2010 Gale/Cengage
File 610:Business Wire 1999-2010/Sep 29
(c) 2010 Business Wire.
*File 610: contains data from 3/99 forward.
For archive data (1986-2/99) see File 810.
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
*File 810: contains data from 1986-1999.
See File 610 for current data.
File 20:Dialog Global Reporter 1997-2010/Sep 28
(c) 2010 Dialog
File 624:McGraw-Hill Publications 1985-2010/Sep 29
(c) 2010 McGraw-Hill Co. Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Aug 06
(c) 2010 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2010/Sep 28
(c) 2010 Gale/Cengage
File 613:PR Newswire 1999-2010/Sep 29
(c) 2010 PR Newswire Association Inc
*File 613: File 613 now contains data from 5/99 forward.
Archive data (1987-4/99) is available in File 813.
File 634:San Jose Mercury Jun 1985-2010/Sep 28
(c) 2010 San Jose Mercury News
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
*File 813: contains data from 1987-1999.
For current data see File 613.

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Set  Items  Description
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? s ((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))

Processing
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9: Business & Industry(R)_Jul/1994-2010/Sep 28

192553 REVIEW????
408760 CONTRACT??
116337 DOCUMENT???????
57488 PARTICIPANT????
71896 PARTIE?
273952 TEAM????
1012589 GROUP????
1266 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
137640 SEND????
145983 TRANSFER?
397412 ACCESS????
28131 AUTHORIZE????
116 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

15: ABI/Inform(R)_1971-2010/Sep 28

853000 REVIEW????
644844 CONTRACT??
552374 DOCUMENT???????
257421 PARTIE?
315646 PARTICIPANT????
687248 TEAM????
1512576 GROUP????
6591 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
303688 SEND????
346219 TRANSFER?
800910 ACCESS????
93678 AUTHORIZE????
1402 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

160: Gale Group PROMT(R)_1972-1989

26803 REVIEW????
158137 CONTRACT??
37301 DOCUMENT???????

Save-2010-09-29_130329

4668 PARTICIPANT????
5559 PARTIE?
16584 TEAM????
162687 GROUP????
92 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)(((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
9497 SEND????
36762 TRANSFER?
45575 ACCESS????
6808 AUTHORIZE????
1 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
Processing

1838334 REVIEW????
2092746 CONTRACT??
891340 DOCUMENT????????
421336 PARTICIPANT????
1327579 PARTIE?
1596883 TEAM????
3603722 GROUP????
8724 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)(((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
539961 SEND????
618954 TRANSFER?
2361056 ACCESS????
275037 AUTHORIZE????
1143 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

275: Gale Group Computer DB(TM)_1983-2010/Aug 17

224320 REVIEW????
211215 CONTRACT??
162376 DOCUMENT????????
30766 PARTIE?
27282 PARTICIPANT????
157538 TEAM????
394132 GROUP????
1030 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)(((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
121373 SEND????
116923 TRANSFER?
461981 ACCESS????
20578 AUTHORIZE????
244 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

610: Business Wire_1999-2010/Sep 29

243322 REVIEW????
279147 CONTRACT??
224065 DOCUMENT????????
117002 PARTIE?

Save-2010-09-29_130329

107934 PARTICIPANT????
407468 TEAM????
921822 GROUP????
1437 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
78176 SEND????
109328 TRANSFER?
662623 ACCESS????
85655 AUTHORIZE????
88 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

810: Business Wire_1986-1999/Feb 28

58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT????????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
408 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
25493 SEND????
43442 TRANSFER?
148400 ACCESS????
35653 AUTHORIZE????
32 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

20: Dialog Global Reporter_1997-2010/Sep 28

Processing

Processing

Processing

3667172 REVIEW????
6464621 CONTRACT??
3088902 DOCUMENT????????
1203529 PARTICIPANT????
4172411 PARTIE?
9290692 TEAM????
13615477 GROUP????
14477 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
2508634 SEND????
2097657 TRANSFER?
4686891 ACCESS????
466966 AUTHORIZE????
818 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

624: McGraw-Hill Publications_1985-2010/Sep 29

136498 REVIEW????
414187 CONTRACT??
54072 DOCUMENT????????

Save-2010-09-29_130329

89152 TEAM????
47410 PARTICIPANT????
63004 PARTIE?
319323 GROUP????
1903 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
43388 SEND????
61013 TRANSFER?
99146 ACCESS????
31895 AUTHORIZE????
82 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
450930 REVIEW????
562360 CONTRACT??
428586 DOCUMENT????????
223158 PARTIE?
204096 PARTICIPANT????
783054 TEAM????
1341541 GROUP????
2882 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
164972 SEND????
216479 TRANSFER?
1260012 ACCESS????
167332 AUTHORIZE????
200 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
436392 REVIEW????
646439 CONTRACT??
316078 DOCUMENT????????
112625 PARTICIPANT????
395155 TEAM????
1107076 PARTIE?
1192952 GROUP????
2921 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
182104 SEND????
233759 TRANSFER?
760638 ACCESS????
70520 AUTHORIZE????
252 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

613: PR Newswire_1999-2010/Sep 29
301242 REVIEW????
390898 CONTRACT??
275194 DOCUMENT????????
161839 PARTIE?
156885 PARTICIPANT????

Save-2010-09-29_130329

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539749 TEAM????
1192413 GROUP????
    2018 REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT?????????) (15N)((TEAM????? OR GROUP?????) OR
        PARTICIPANT?????) OR PARTIE?)
112991 SEND????
123703 TRANSFER?
798730 ACCESS????
107780 AUTHORIZE????
    188 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT?????????) (15N)
        (TEAM????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
        AND (ACCESS????? OR AUTHORIZE?????) AND (SEND????? OR
        TRANSFER?))

634: San Jose Mercury_ Jun 1985-2010/Sep 28
    59764 REVIEW????
    70580 CONTRACT??
    35107 DOCUMENT????????
    12639 PARTICIPANT????
    20689 PARTIE?
    183632 GROUP????
    174444 TEAM????
        160 REVIEW????(15N)(CONTRACT?? OR
            DOCUMENT?????????) (15N)((TEAM????? OR GROUP?????) OR
            PARTICIPANT?????) OR PARTIE?)
    37766 ACCESS????
    9696 AUTHORIZE????
    57103 SEND????
    23312 TRANSFER?
        3 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT?????????) (15N)
            (TEAM????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
            AND (ACCESS????? OR AUTHORIZE?????) AND (SEND????? OR
            TRANSFER?))

813: PR Newswire_1987-1999/Apr 30
    82456 REVIEW????
    129833 CONTRACT??
    55683 DOCUMENT????????
    32525 PARTIE?
    39727 PARTICIPANT????
    123098 TEAM????
    309113 GROUP????
        515 REVIEW????(15N)(CONTRACT?? OR
            DOCUMENT?????????) (15N)((TEAM????? OR GROUP?????) OR
            PARTICIPANT?????) OR PARTIE?)
    35216 SEND????
    47535 TRANSFER?
    149724 ACCESS????
    38038 AUTHORIZE????
        19 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT?????????) (15N)
            (TEAM????? OR GROUP????? OR PARTICIPANT????? OR PARTIE?))
            AND (ACCESS????? OR AUTHORIZE?????) AND (SEND????? OR
            TRANSFER?))

TOTAL: FILES 9,15,160 and ...
    8571212 REVIEW????
    12574244 CONTRACT??
    6289638 DOCUMENT????????
    14636428 TEAM????
    26009555 GROUP????
    2733107 PARTICIPANT????
    7612501 PARTIE?
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Save-2010-09-29 130329

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44424 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
12670864 ACCESS????
1437767 AUTHORIZE????
4320236 SEND????
4221069 TRANSFER?
SI 4588 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

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? s pd>20000609

[illegible]

Save-2010-09-29_130329

9: Business & Industry(R)_Jul/1994-2010/Sep 28
2574147 PD>20000609

15: ABI/Inform(R)_1971-2010/Sep 28
3868510 PD>20000609

160: Gale Group PROMT(R)_1972-1989
0 PD>20000609

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
Processing
Processing
13481745 PD>20000609

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
1364942 PD>20000609

610: Business Wire_1999-2010/Sep 29
2083240 PD>20000609

810: Business Wire_1986-1999/Feb 28
1 PD>20000609

20: Dialog Global Reporter_1997-2010/Sep 28
Processing
Processing
Processing
Processing
Processing
Processing
Processing
Processing
Processing
Processing
58629506 PD>20000609

624: McGraw-Hill Publications_1985-2010/Sep 29
1044771 PD>20000609

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
3664185 PD>20000609

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
2995737 PD>20000609

613: PR Newswire_1999-2010/Sep 29
2892602 PD>20000609

634: San Jose Mercury_ Jun 1985-2010/Sep 28
320120 PD>20000609

813: PR Newswire_1987-1999/Apr 30
1488 PD>20000609

TOTAL: FILES 9,15,160 and ...
S292920994 PD>20000609

? s sl and (alert? or trigger?)

Save-2010-09-29_130329

9: Business & Industry(R)_Jul/1994-2010/Sep 28
116 S1
30102 ALERT?
33574 TRIGGER?
19 S1 AND (ALERT? OR TRIGGER?)

15: ABI/Inform(R)_1971-2010/Sep 28
1402 S1
88800 ALERT?
115466 TRIGGER?
378 S1 AND (ALERT? OR TRIGGER?)

160: Gale Group PROMT(R)_1972-1989
1 S1
2630 ALERT?
4236 TRIGGER?
0 S1 AND (ALERT? OR TRIGGER?)

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
1143 S1
283119 ALERT?
138293 TRIGGER?
222 S1 AND (ALERT? OR TRIGGER?)

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
244 S1
32845 ALERT?
19053 TRIGGER?
56 S1 AND (ALERT? OR TRIGGER?)

610: Business Wire_1999-2010/Sep 29
88 S1
58007 ALERT?
17950 TRIGGER?
7 S1 AND (ALERT? OR TRIGGER?)

810: Business Wire_1986-1999/Feb 28
32 S1
9651 ALERT?
4251 TRIGGER?
1 S1 AND (ALERT? OR TRIGGER?)

20: Dialog Global Reporter_1997-2010/Sep 28
818 S1
839805 ALERT?
700511 TRIGGER?
95 S1 AND (ALERT? OR TRIGGER?)

624: McGraw-Hill Publications_1985-2010/Sep 29
82 S1
13368 ALERT?
17912 TRIGGER?
17 S1 AND (ALERT? OR TRIGGER?)

621: Gale Group New Prod. Annou. (R)_1985-2010/Aug 06
200 S1
104019 ALERT?
35931 TRIGGER?
14 S1 AND (ALERT? OR TRIGGER?)

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
252 S1

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135182  ALERT?
44422   TRIGGER?
43      S1 AND (ALERT? OR TRIGGER?)

613: PR Newswire_1999-2010/Sep 29
188     S1
70441   ALERT?
22297   TRIGGER?
13      S1 AND (ALERT? OR TRIGGER?)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
3       S1
12058   ALERT?
15188   TRIGGER?
0       S1 AND (ALERT? OR TRIGGER?)

813: PR Newswire_1987-1999/Apr 30
19      S1
15300   ALERT?
5810    TRIGGER?
0       S1 AND (ALERT? OR TRIGGER?)

TOTAL: FILES 9,15,160 and ...
4588    S1
1695327 ALERT?
1174894 TRIGGER?
S3      865  S1 AND (ALERT? OR TRIGGER?)

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? s s1 and (financ? (25n) advisor?)

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9: Business & Industry(R)_Jul/1994-2010/Sep 28
116     S1
1093117 FINANC?
72398   ADVISOR?
16884   FINANC?(25N)ADVISOR?
5       S1 AND (FINANC? (25N) ADVISOR?)

15: ABI/Inform(R)_1971-2010/Sep 28
1402    S1
1619006 FINANC?
224662  ADVISOR?
46288   FINANC?(25N)ADVISOR?
43      S1 AND (FINANC? (25N) ADVISOR?)

160: Gale Group PROMT(R)_1972-1989
1       S1
174022  FINANC?
5690    ADVISOR?

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Save-2010-09-29_130329

734 FINANC?(25N)ADVISOR?
0 S1 AND (FINANC? (25N) ADVISOR?)

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
1143 S1
6713914 FINANC?
778530 ADVISOR?
180395 FINANC?(25N)ADVISOR?
52 S1 AND (FINANC? (25N) ADVISOR?)

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
293453 FINANC?
31534 ADVISOR?
3861 FINANC?(25N)ADVISOR?
244 S1
3 S1 AND (FINANC? (25N) ADVISOR?)

610: Business Wire_1999-2010/Sep 29
88 S1
1294677 FINANC?
196638 ADVISOR?
55183 FINANC?(25N)ADVISOR?
3 S1 AND (FINANC? (25N) ADVISOR?)

810: Business Wire_1986-1999/Feb 28
32 S1
339270 FINANC?
102045 ADVISOR?
15909 FINANC?(25N)ADVISOR?
3 S1 AND (FINANC? (25N) ADVISOR?)

20: Dialog Global Reporter_1997-2010/Sep 28
Processing
818 S1
15015622 FINANC?
1457405 ADVISOR?
271297 FINANC?(25N)ADVISOR?
35 S1 AND (FINANC? (25N) ADVISOR?)

624: McGraw-Hill Publications_1985-2010/Sep 29
82 S1
270327 FINANC?
31087 ADVISOR?
3019 FINANC?(25N)ADVISOR?
13 S1 AND (FINANC? (25N) ADVISOR?)

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
200 S1
1967410 FINANC?
322773 ADVISOR?
98978 FINANC?(25N)ADVISOR?
10 S1 AND (FINANC? (25N) ADVISOR?)

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
252 S1
1519258 FINANC?
306534 ADVISOR?
51909 FINANC?(25N)ADVISOR?
13 S1 AND (FINANC? (25N) ADVISOR?)

613: PR Newswire_1999-2010/Sep 29
188 S1

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1520326  FINANC?
221217   ADVISOR?
67982    FINANC?(25N)ADVISOR?
22       S1 AND (FINANC? (25N) ADVISOR?)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
3        S1
116741   FINANC?
11773    ADVISOR?
542      FINANC?(25N)ADVISOR?
0        S1 AND (FINANC? (25N) ADVISOR?)

813: PR Newswire_1987-1999/Apr 30
19       S1
480406   FINANC?
78182    ADVISOR?
12858    FINANC?(25N)ADVISOR?
0        S1 AND (FINANC? (25N) ADVISOR?)

TOTAL: FILES 9,15,160 and ...
4588     S1
32417549 FINANC?
3840468  ADVISOR?
825839   FINANC?(25N)ADVISOR?
S4       202  S1 AND (FINANC? (25N) ADVISOR?)

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? s s1 and (financ? or credit?)

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9: Business & Industry(R)_Jul/1994-2010/Sep 28
116      S1
1093117  FINANC?
312957   CREDIT?
64       S1 AND (FINANC? OR CREDIT?)

15: ABI/Inform(R)_1971-2010/Sep 28
1402     S1
1619006  FINANC?
919421   CREDIT?
1056     S1 AND (FINANC? OR CREDIT?)

160: Gale Group PROMT(R)_1972-1989
1        S1
174022   FINANC?
40038    CREDIT?
0        S1 AND (FINANC? OR CREDIT?)

148: Gale Group Trade & Industry DB_1976-2010/Sep 28

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1143 S1
6713914 FINANC?
1418254 CREDIT?
788 S1 AND (FINANC? OR CREDIT?)

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
244 S1
293453 FINANC?
75499 CREDIT?
87 S1 AND (FINANC? OR CREDIT?)

610: Business Wire_1999-2010/Sep 29
88 S1
1294677 FINANC?
306150 CREDIT?
50 S1 AND (FINANC? OR CREDIT?)

810: Business Wire_1986-1999/Feb 28
32 S1
339270 FINANC?
86605 CREDIT?
15 S1 AND (FINANC? OR CREDIT?)

20: Dialog Global Reporter_1997-2010/Sep 28
Processing
818 S1
15015622 FINANC?
4401208 CREDIT?
564 S1 AND (FINANC? OR CREDIT?)

624: McGraw-Hill Publications_1985-2010/Sep 29
82 S1
270327 FINANC?
79609 CREDIT?
48 S1 AND (FINANC? OR CREDIT?)

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
200 S1
1967410 FINANC?
545040 CREDIT?
111 S1 AND (FINANC? OR CREDIT?)

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
252 S1
1519258 FINANC?
408274 CREDIT?
155 S1 AND (FINANC? OR CREDIT?)

613: PR Newswire_1999-2010/Sep 29
188 S1
1520326 FINANC?
328973 CREDIT?
155 S1 AND (FINANC? OR CREDIT?)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
3 S1
116741 FINANC?
50744 CREDIT?
2 S1 AND (FINANC? OR CREDIT?)

813: PR Newswire_1987-1999/Apr 30
19 S1

480406 FINANC?
133418 CREDIT?
6 S1 AND (FINANC? OR CREDIT?)

TOTAL: FILES 9,15,160 and ...

4588 S1
32417549 FINANC?
9106190 CREDIT?
S5 3101 S1 AND (FINANC? OR CREDIT?)

? s1 and plan

Processing

9: Business & Industry(R)_Jul/1994-2010/Sep 28
116 S1
361517 PLAN
52 S1 AND PLAN

15: ABI/Inform(R)_1971-2010/Sep 28
1402 S1
806070 PLAN
855 S1 AND PLAN

160: Gale Group PROMT(R)_1972-1989
1 S1
70411 PLAN
0 S1 AND PLAN

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
1143 S1
1605181 PLAN
560 S1 AND PLAN

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
244 S1
135779 PLAN
75 S1 AND PLAN

610: Business Wire_1999-2010/Sep 29
88 S1
270878 PLAN
19 S1 AND PLAN

810: Business Wire_1986-1999/Feb 28
32 S1
88296 PLAN
5 S1 AND PLAN

20: Dialog Global Reporter_1997-2010/Sep 28
818 S1
5313039 PLAN
398 S1 AND PLAN

624: McGraw-Hill Publications_1985-2010/Sep 29
82 S1
208872 PLAN
44 S1 AND PLAN

Save-2010-09-29_130329

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
200 S1
548574 PLAN
76 S1 AND PLAN

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
252 S1
534590 PLAN
116 S1 AND PLAN

613: PR Newswire_1999-2010/Sep 29
188 S1
383990 PLAN
104 S1 AND PLAN

634: San Jose Mercury_ Jun 1985-2010/Sep 28
3 S1
102614 PLAN
0 S1 AND PLAN

813: PR Newswire_1987-1999/Apr 30
19 S1
127506 PLAN
8 S1 AND PLAN

TOTAL: FILES 9,15,160 and ...
4588 S1
10557317 PLAN
S6 2312 S1 AND PLAN

? s s1 and (financial (5n) plan)

Processing
Processing
Processing
Processing
Processing

9: Business & Industry(R)_Jul/1994-2010/Sep 28
116 S1
917577 FINANCIAL
361517 PLAN
5432 FINANCIAL (5N) PLAN
0 S1 AND (FINANCIAL (5N) PLAN)

15: ABI/Inform(R)_1971-2010/Sep 28
1402 S1
1231996 FINANCIAL
806070 PLAN
20429 FINANCIAL (5N) PLAN
42 S1 AND (FINANCIAL (5N) PLAN)

160: Gale Group PROMT(R)_1972-1989
1 S1
130527 FINANCIAL
70411 PLAN
798 FINANCIAL (5N) PLAN
0 S1 AND (FINANCIAL (5N) PLAN)

148: Gale Group Trade & Industry DB_1976-2010/Sep 28

1143 S1
3765394 FINANCIAL
1605181 PLAN
34505 FINANCIAL (5N) PLAN
39 S1 AND (FINANCIAL (5N) PLAN)

275: Gale Group Computer DB(TM)_1983-2010/Aug 17

244 S1
236162 FINANCIAL
135779 PLAN
1288 FINANCIAL (5N) PLAN
2 S1 AND (FINANCIAL (5N) PLAN)

610: Business Wire_1999-2010/Sep 29

88 S1
1190292 FINANCIAL
270878 PLAN
7778 FINANCIAL (5N) PLAN
0 S1 AND (FINANCIAL (5N) PLAN)

810: Business Wire_1986-1999/Feb 28

32 S1
287407 FINANCIAL
88296 PLAN
2047 FINANCIAL (5N) PLAN
0 S1 AND (FINANCIAL (5N) PLAN)

20: Dialog Global Reporter_1997-2010/Sep 28
Processing

818 S1
9258849 FINANCIAL
5313039 PLAN
78452 FINANCIAL (5N) PLAN
11 S1 AND (FINANCIAL (5N) PLAN)

624: McGraw-Hill Publications_1985-2010/Sep 29

82 S1
192492 FINANCIAL
208872 PLAN
1971 FINANCIAL (5N) PLAN
9 S1 AND (FINANCIAL (5N) PLAN)

621: Gale Group New Prod. Annou. (R)_1985-2010/Aug 06

200 S1
1710980 FINANCIAL
548574 PLAN
14691 FINANCIAL (5N) PLAN
4 S1 AND (FINANCIAL (5N) PLAN)

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28

252 S1
961858 FINANCIAL
534590 PLAN
6087 FINANCIAL (5N) PLAN
4 S1 AND (FINANCIAL (5N) PLAN)

613: PR Newswire_1999-2010/Sep 29

188 S1
1411018 FINANCIAL
383990 PLAN


```

9880 FINANCIAL(5N)PLAN
7 S1 AND (FINANCIAL (5N) PLAN)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
3 S1
81579 FINANCIAL
102614 PLAN
720 FINANCIAL(5N)PLAN
0 S1 AND (FINANCIAL (5N) PLAN)

813: PR Newswire_1987-1999/Apr 30
19 S1
412709 FINANCIAL
127506 PLAN
2787 FINANCIAL(5N)PLAN
0 S1 AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 9,15,160 and ...
4588 S1
21788840 FINANCIAL
10557317 PLAN
186865 FINANCIAL(5N)PLAN
S7 118 S1 AND (FINANCIAL (5N) PLAN)

```

? s s1 and calendar

```

9: Business & Industry(R)_Jul/1994-2010/Sep 28
116 S1
21425 CALENDAR
8 S1 AND CALENDAR

15: ABI/Inform(R)_1971-2010/Sep 28
1402 S1
105744 CALENDAR
124 S1 AND CALENDAR

160: Gale Group PROMT(R)_1972-1989
1 S1
2616 CALENDAR
0 S1 AND CALENDAR

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
1143 S1
196170 CALENDAR
117 S1 AND CALENDAR

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
244 S1
25166 CALENDAR
40 S1 AND CALENDAR

610: Business Wire_1999-2010/Sep 29
88 S1
40693 CALENDAR
2 S1 AND CALENDAR

810: Business Wire_1986-1999/Feb 28
32 S1
12459 CALENDAR

```

```

2 S1 AND CALENDAR

20: Dialog Global Reporter_1997-2010/Sep 28
    818 S1
    473529 CALENDAR
    60 S1 AND CALENDAR

624: McGraw-Hill Publications_1985-2010/Sep 29
    82 S1
    14995 CALENDAR
    1 S1 AND CALENDAR

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
    200 S1
    81821 CALENDAR
    22 S1 AND CALENDAR

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
    252 S1
    43421 CALENDAR
    11 S1 AND CALENDAR

613: PR Newswire_1999-2010/Sep 29
    188 S1
    54742 CALENDAR
    41 S1 AND CALENDAR

634: San Jose Mercury_ Jun 1985-2010/Sep 28
    3 S1
    4456 CALENDAR
    0 S1 AND CALENDAR

813: PR Newswire_1987-1999/Apr 30
    19 S1
    16607 CALENDAR
    1 S1 AND CALENDAR

TOTAL: FILES 9,15,160 and ...
    4588 S1
    1093844 CALENDAR
    S8 429 S1 AND CALENDAR

```

? s1 and (previous (5n) update)

Processing

```

9: Business & Industry(R)_Jul/1994-2010/Sep 28
    116 S1
    186812 PREVIOUS
    51788 UPDATE
    565 PREVIOUS(5N)UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

15: ABI/Inform(R)_1971-2010/Sep 28
    1402 S1
    515358 PREVIOUS
    241162 UPDATE
    777 PREVIOUS(5N)UPDATE
    2 S1 AND (PREVIOUS (5N) UPDATE)

```

```

160: Gale Group PROMT(R)_1972-1989
      1  S1
      26873 PREVIOUS
      7647 UPDATE
      13 PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
      1143 S1
      764834 PREVIOUS
      874692 UPDATE
      1509 PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
      244 S1
      83527 PREVIOUS
      78526 UPDATE
      275 PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

610: Business Wire_1999-2010/Sep 29
      88 S1
      123655 PREVIOUS
      344397 UPDATE
      226 PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

810: Business Wire_1986-1999/Feb 28
      32 S1
      51463 PREVIOUS
      22870 UPDATE
      33 PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

20: Dialog Global Reporter_1997-2010/Sep 28
      818 S1
      3666876 PREVIOUS
      2111290 UPDATE
      3385 PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

624: McGraw-Hill Publications_1985-2010/Sep 29
      89343 PREVIOUS
      21511 UPDATE
      67 PREVIOUS(5N)UPDATE
      82 S1
      0  S1 AND (PREVIOUS (5N) UPDATE)

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
      200 S1
      255467 PREVIOUS
      615286 UPDATE
      373 PREVIOUS(5N)UPDATE
      0  S1 AND (PREVIOUS (5N) UPDATE)

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
      252 S1
      265072 PREVIOUS
      226102 UPDATE
      1226 PREVIOUS(5N)UPDATE

```

Save-2010-09-29_130329

```
0 S1 AND (PREVIOUS (5N) UPDATE)

613: PR Newswire_1999-2010/Sep 29
    188 S1
    166810 PREVIOUS
    442029 UPDATE
    232 PREVIOUS(5N)UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
    3 S1
    51547 PREVIOUS
    9660 UPDATE
    15 PREVIOUS(5N)UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

813: PR Newswire_1987-1999/Apr 30
    19 S1
    68118 PREVIOUS
    26484 UPDATE
    33 PREVIOUS(5N)UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

TOTAL: FILES 9,15,160 and ...
    4588 S1
    6315755 PREVIOUS
    5073444 UPDATE
    8729 PREVIOUS(5N)UPDATE
    S9 2 S1 AND (PREVIOUS (5N) UPDATE)
```

? s au=robb, paul

```
9: Business & Industry(R)_Jul/1994-2010/Sep 28
>>>Prefix "AU" is undefined
    0 AU=ROBB, PAUL

15: ABI/Inform(R)_1971-2010/Sep 28
    0 AU=ROBB, PAUL

160: Gale Group PROMT(R)_1972-1989
    0 AU=ROBB, PAUL

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
    0 AU=ROBB, PAUL

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
    0 AU=ROBB, PAUL

610: Business Wire_1999-2010/Sep 29
    0 AU=ROBB, PAUL

810: Business Wire_1986-1999/Feb 28
>>>Prefix "AU" is undefined
    0 AU=ROBB, PAUL

20: Dialog Global Reporter_1997-2010/Sep 28
    0 AU=ROBB, PAUL

624: McGraw-Hill Publications_1985-2010/Sep 29
```

```
>>>Prefix "AU" is undefined
      0 AU=ROBB, PAUL

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
      0 AU=ROBB, PAUL

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
      0 AU=ROBB, PAUL

613: PR Newswire_1999-2010/Sep 29
      0 AU=ROBB, PAUL

634: San Jose Mercury_ Jun 1985-2010/Sep 28
      0 AU=ROBB, PAUL

813: PR Newswire_1987-1999/Apr 30
>>>Prefix "AU" is undefined
      0 AU=ROBB, PAUL

TOTAL: FILES 9,15,160 and ...
      S10      0 AU=ROBB, PAUL
```

? s au=robb, p?

```
      9: Business & Industry(R)_Jul/1994-2010/Sep 28
>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

15: ABI/Inform(R)_1971-2010/Sep 28
      0 AU=ROBB, P?

160: Gale Group PROMT(R)_1972-1989
      0 AU=ROBB, P?

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
      77 AU=ROBB, P?

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
      0 AU=ROBB, P?

610: Business Wire_1999-2010/Sep 29
      0 AU=ROBB, P?

810: Business Wire_1986-1999/Feb 28
>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

20: Dialog Global Reporter_1997-2010/Sep 28
      0 AU=ROBB, P?

624: McGraw-Hill Publications_1985-2010/Sep 29
>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
      0 AU=ROBB, P?

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
      0 AU=ROBB, P?
```

```
613: PR Newswire_1999-2010/Sep 29
      0 AU=ROBB, P?

634: San Jose Mercury_ Jun 1985-2010/Sep 28
      0 AU=ROBB, P?

813: PR Newswire_1987-1999/Apr 30
>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

TOTAL: FILES 9,15,160 and ...
      S11      77 AU=ROBB, P?
```

? s s1 not s2

Processing
Processing
Processing
Processing
Processing
Processing

```
9: Business & Industry(R)_Jul/1994-2010/Sep 28
    116 S1
    2574147 S2
    22 S1 NOT S2

15: ABI/Inform(R)_1971-2010/Sep 28
    1402 S1
    3868510 S2
    474 S1 NOT S2

160: Gale Group PROMT(R)_1972-1989
    1 S1
    0 S2
    1 S1 NOT S2

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
    1143 S1
    13481745 S2
    411 S1 NOT S2

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
    244 S1
    1364942 S2
    172 S1 NOT S2

610: Business Wire_1999-2010/Sep 29
    88 S1
    2083240 S2
    10 S1 NOT S2

810: Business Wire_1986-1999/Feb 28
    32 S1
    1 S2
    32 S1 NOT S2
```

Save-2010-09-29_130329

20: Dialog Global Reporter_1997-2010/Sep 28

Processing

818 S1
58629506 S2
69 S1 NOT S2

624: McGraw-Hill Publications_1985-2010/Sep 29

82 S1
1044771 S2
27 S1 NOT S2

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06

200 S1
3664185 S2
41 S1 NOT S2

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28

252 S1
2995737 S2
113 S1 NOT S2

613: PR Newswire_1999-2010/Sep 29

188 S1
2892602 S2
5 S1 NOT S2

634: San Jose Mercury_ Jun 1985-2010/Sep 28

3 S1
320120 S2
1 S1 NOT S2

813: PR Newswire_1987-1999/Apr 30

19 S1
1488 S2
19 S1 NOT S2

TOTAL: FILES 9,15,160 and ...

4588 S1
92920994 S2
S12 1397 S1 NOT S2

? rd

Processing

Processing

Processing

Processing - Examined 1000 records

>>>Record 813:976426 incomplete bibliographic data - record retained in RD set

S13 1170 RD (unique items)

? DS

Set	File	Items	Description
	9	116	
	15	1402	

160	1	
148	1143	
275	244	
610	88	
810	32	
20	818	
624	82	
621	200	
636	252	
613	188	
634	3	
813	19	
S1	4588	((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
9	2574147	
15	3868510	
160	0	
148	13481745	
275	1364942	
610	2083240	
810	1	
20	58629506	
624	1044771	
621	3664185	
636	2995737	
613	2892602	
634	320120	
813	1488	
S2	92920994	PD>20000609
9	19	
15	378	
160	0	
148	222	
275	56	
610	7	
810	1	
20	95	
624	17	
621	14	
636	43	
613	13	
634	0	
813	0	
S3	865	S1 AND (ALERT? OR TRIGGER?)
9	5	
15	43	
160	0	
148	52	
275	3	
610	3	
810	3	
20	35	
624	13	
621	10	
636	13	
613	22	
634	0	
813	0	
S4	202	S1 AND (FINANC? (25N) ADVISOR?)
9	64	

	15	1056	
	160	0	
	148	788	
	275	87	
	610	50	
	810	15	
	20	564	
	624	48	
	621	111	
	636	155	
	613	155	
	634	2	
	813	6	
S5		3101	S1 AND (FINANC? OR CREDIT?)
	9	52	
	15	855	
	160	0	
	148	560	
	275	75	
	610	19	
	810	5	
	20	398	
	624	44	
	621	76	
	636	116	
	613	104	
	634	0	
	813	8	
S6		2312	S1 AND PLAN
	9	0	
	15	42	
	160	0	
	148	39	
	275	2	
	610	0	
	810	0	
	20	11	
	624	9	
	621	4	
	636	4	
	613	7	
	634	0	
	813	0	
S7		118	S1 AND (FINANCIAL (5N) PLAN)
	9	8	
	15	124	
	160	0	
	148	117	
	275	40	
	610	2	
	810	2	
	20	60	
	624	1	
	621	22	
	636	11	
	613	41	
	634	0	
	813	1	
S8		429	S1 AND CALENDAR
	9	0	
	15	2	
	160	0	

148	0	
275	0	
610	0	
810	0	
20	0	
624	0	
621	0	
636	0	
613	0	
634	0	
813	0	
S9	2	S1 AND (PREVIOUS (5N) UPDATE)
9	0	
15	0	
160	0	
148	0	
275	0	
610	0	
810	0	
20	0	
624	0	
621	0	
636	0	
613	0	
634	0	
813	0	
S10	0	AU=ROBB, PAUL
9	0	
15	0	
160	0	
148	77	
275	0	
610	0	
810	0	
20	0	
624	0	
621	0	
636	0	
613	0	
634	0	
813	0	
S11	77	AU=ROBB, P?
9	22	
15	474	
160	1	
148	411	
275	172	
610	10	
810	32	
20	69	
624	27	
621	41	
636	113	
613	5	
634	1	
813	19	
S12	1397	S1 NOT S2
9	21	
15	469	
160	1	
148	372	
275	118	

610	3	
810	18	
20	42	
624	27	
621	10	
636	82	
613	1	
634	1	
813	5	
S13	1170	RD (unique items)

? S S9 NOT S2

```

9: Business & Industry(R)_Jul/1994-2010/Sep 28
    0 S9
    2574147 S2
    0 S9 NOT S2

15: ABI/Inform(R)_1971-2010/Sep 28
    2 S9
    3868510 S2
    2 S9 NOT S2

160: Gale Group PROMT(R)_1972-1989
    0 S9
    0 S2
    0 S9 NOT S2

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
    0 S9
    13481745 S2
    0 S9 NOT S2

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
    0 S9
    1364942 S2
    0 S9 NOT S2

610: Business Wire_1999-2010/Sep 29
    0 S9
    2083240 S2
    0 S9 NOT S2

810: Business Wire_1986-1999/Feb 28
    0 S9
    1 S2
    0 S9 NOT S2

20: Dialog Global Reporter_1997-2010/Sep 28
    0 S9
    58629506 S2
    0 S9 NOT S2

624: McGraw-Hill Publications_1985-2010/Sep 29
    0 S9
    1044771 S2
    0 S9 NOT S2

621: Gale Group New Prod. Annou. (R)_1985-2010/Aug 06

```

```
      0  S9
3664185  S2
      0  S9 NOT S2

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
      0  S9
2995737  S2
      0  S9 NOT S2

613: PR Newswire_1999-2010/Sep 29
      0  S9
2892602  S2
      0  S9 NOT S2

634: San Jose Mercury_ Jun 1985-2010/Sep 28
      0  S9
320120   S2
      0  S9 NOT S2

813: PR Newswire_1987-1999/Apr 30
      0  S9
1488    S2
      0  S9 NOT S2

TOTAL: FILES 9,15,160 and ...
      2  S9
92920994 S2
S14      2  S9 NOT S2
```

? RD

```
S15      2  RD  (unique items)
```

? T /9/ALL

Dialog eLink:

USPTO Full Text Retrieval Options

15/9/1 (Item 1 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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Review of COMPS, Inc.

Rodriguez, Mauricio

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Abstract:

While many firms attempt to maintain their own proprietary data bases for use in market analysis and valuation, the cost of maintaining primary data is becoming prohibitive if not impossible for many firms. Outsourcing makes sense. The cost of acquiring and maintaining quality data has economies of scale that has led to the recent growth of some large data vendors. COMPS recently purchased RealBid and RIG bought LeaseTrend and Jamison. Efficiencies are gained and the market benefits. one of these major players, COMPS, specializing in the development of property transaction data is reviewed.

Text:

Technology has changed how individuals compete in the commercial real estate industry. In the past, real estate professionals spent much of their time gathering and researching data. The need for accurate and timely information has not changed. However, service providers have emerged that give commercial real estate professionals the option of easily outsourcing many data gathering functions. COMPS.COM, Inc. is one of these service providers, and this article reviews one of their products, "COMPSLink Windows" (COMPSLink).

WHO IS COMPS.COM?

COMPS.COM, Inc. (COMPS) is a company based in San Diego, California that has been providing commercial real estate information since 1982. COMPS has created COMPSBase, a database that contains information on commercial property transactions throughout the U.S. COMPSBase contains nearly 500,000 confirmed sale transactions in major U.S. markets, as well as information on over 750,000 buyers, sellers, and brokers. COMPS collects data from a wide variety of sources. COMPS reviews documents to confirm legal descriptions and visits each property to photograph and evaluate them. Participants are interviewed to confirm transaction details. Transaction information is sought within days after closings. On average, the completed report is retrievable from the database after approximately sixty days. Once COMPS begins to service a market, efforts are made to provide comprehensive coverage of all commercial transactions. 9 There is a large variety of property type groupings and subgroupings that a user can select from in searching for comparable properties.

Exhibit 1 shows the market coverage by property type, market, and starting date of coverage.

Information in COMPSBase can be accessed in a variety of ways. COMPSLink is a Windows-based database management program designed specifically to access COMPSBase.² Upon starting the COMPSLink software, the program displays a window wherein a search can be done by location, property type, property characteristics, or sales information. A tab is available to access a window that will allow for more advanced search criteria. If no search criteria are selected, then the entire database will be accessed.³

The results from the initial search will appear in seven window tabs that display information described as follows. The first tab, "Quick View," provides information (in a table format) for each property that meets your search criteria. Each row in this table contains information for a property that fulfills your search parameters. This property-specific information includes sales price information, location information, and some information regarding property characteristics. Each of the remaining six tabs contain information related to the row (property) currently highlighted in the Quick View window.

The second window tab, "Contacts," contains information on the seller, the

buyers' brokers, and additional contacts related to a specific property transaction. A confirmation date is also provided. The third window tab, "Income Loan," contains information regarding gross income, expenses, net income, cap rate, and lender information. A memo describing financial aspects of the transaction is also provided.

The fourth tab, "Vital Data," and fifth window tab, "Description," contain detailed information on property characteristics and details regarding the transaction. The last two window tabs, "Photo," and "Plat," contain a picture and plat for the subject property.⁴

A main menu is available near the top of the program window. This menu is accessible from any of the window tabs discussed above. There is also a bar containing shortcut buttons to menu options. These shortcut buttons are also accessible from any of the tabs discussed above. The main menu consists of four choices (file, view, comps, and help), which are described next.

Choosing "file" from the main menu allows the user to open previous search results, save new criteria, update a database, export data, set photo and plat preferences, and specify printer setup.

The data exporting capabilities are flexible. The user is able to pick which data fields will be exported for the selected records. Data may be easily exported to the following formats: ASCII, Paradox, dBase, and REA. A list of fields to be exported may also be saved. Choosing "view" from the main menu allows the user to select and deselect properties one at a time or all at once. A useful feature is the ability to invert the selection. This will select only previously unselected records. Users have the option of discarding all unselected records.

Choosing "comps" from the main menu allows the user to reenter the search screens that appear when the program is initiated. It also allows users to specify how records should be sorted, specify reports to be generated, and compute basic statistics for selected records. Records can be sorted in ascending or descending order based upon fields specified by the user.

Users may pick from several preformatted reports for a particular property or a select set of properties. These reports can be previewed prior to printing. Exhibit 2 shows a sample report for a single property

(Table Omitted)

Captioned as: EXHIBIT 1A

(Table Omitted)

Captioned as: EXHIBIT 1B

(Table Omitted)

Captioned as: EXHIBIT 2

(Chart Omitted)

Captioned as: EXHIBIT 3

The COMPSLink software also facilitates the creation of user-specified trend reports. Exhibit 3 shows an example of a trend report for the average price per square foot of office space for Dallas county. The number (count), average, and median statistics for sales price, square feet, cap rate, gross multiplier, price/square foot, units, and price/unit can be easily computed for a selected set of properties by choosing the "statistics"

option from the comps submenu (or the corresponding shortcut button).

SHOULD YOU OUTSOURCE YOUR DATA REQUIREMENTS?

If your business can benefit from detailed data pertaining to commercial real estate transactions, you have a choice of obtaining data through in-house staff or from an outside service provider. As discussed in the Summer 1998 issue of this journal, the benefits derived from having access to data should outweigh all costs of obtaining the data.⁵ It makes sense to outsource your data needs if outside service providers can gather and supply needed data more efficiently than your in-house staff. Outside service providers may benefit from economies of scale and scope in their data-gathering efforts.

For ad hoc users, the costs for E-COMPS property reports range from \$16 to \$28 each, depending on the price of the property. Subscriptions or licenses are available for all the comparable reports in a given city or county or by property type. The cost depends on the size of the database and how many users have access to it. An average city like San Diego, for all property types, would be approximately \$4,800 per year. Washington, D.C., which has a far greater transaction volume, would be approximately \$9,000 per year.

For more information on products from COMPS you can visit their web site at <http://www.comps.com> or call 1-800-821-1573.

Footnote:

ENDNOTES

Footnote:

If you are a national data vendor or major software provider serving the commercial real estate industry and wish

Footnote:

to have your product considered for review, please send a note to Norm Miller at millernn@email.uc.edu.

¹Information is confirmed for all transactions of at least \$250,000. Multifamily dwellings must have at least five units.

²Information in COMPSBase may also be obtained by calling and requesting specific reports for a subject property, reports on trends in a given market, or contact information for a given property type in a desired geographic area. Limited search and reporting capabilities are available via "ECOMPS," an Internet-based service. A more comprehensive

Footnote:

service is also available via the Internet "spectrum service." ³The entire data for which a user subscribes will be **accessed**.

Footnote:

⁴The photo and plat are read from a CD and hence do not use up hard disk space. ⁵See Rodriguez [1998].

Reference:

REFERENCES

Reference:

Rodriguez, Mauricio. "LeaseTrend Review" Real Estate Finance, Summer 1998.

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Company Names:

Commercial Properties Information Services Inc

Geographic Names: US

Descriptors: Outsourcing; Data bases; Information management; Commercial real estate

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Expanding Your Role in a Corporate Securities Closing

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Abstract:

An in-house legal assistant can participate in a company's securities transaction in 4 phases: 1. drafting and printing Securities and Exchange Commission documents, 2. drafting closing documents, 3. preparing for closing, and 4. preparing post-closing wrap-up and bound volume. An initial step in this process is to become familiar with the transaction and with the company's traditional procedures for such transactions. Because there is such a short time between pricing and closing, the preparation of the closing documents needs to start as early as possible, even before the pricing of the securities. Legal assistants should take on as much responsibility as possible in a securities transaction, but if someone in the company has handled a task well in the past, the legal assistant should try to coordinate with them to make sure that the transaction flows

smoothly.

Text:

The next time your company is doing a public offering of securities, grab the bull by the horns and wrangle more of the action for yourself. You can run the print master, revise closing documents, and make the closing so organized they will wonder how they ever did it without you!

No matter which type of security is being offered (see the Glossary in this article), the process involved is surprisingly similar. As an in-house legal assistant, your participation in a securities transaction will have four phases:

- * Drafting and printing SEC documents;
- * Drafting closing documents;
- * Preparing for closing; and
- * Post-closing wrapup and bound volume.

There are many steps within each phase that need to happen almost simultaneously, not unlike keeping a dozen plates spinning in the air, but with a detailed plan of action and strong organizational skills, you can bring the transaction to a successful conclusion.

GETTING STARTED

The best way to familiarize yourself with an upcoming transaction is to obtain a copy of a 'bound volume' that holds the closing documents from a previous transaction, preferably one that was substantially similar to the one you are about to do. If you are unable to keep the book, copy the index and as many of the closing documents as you can.

You will need a term sheet which states the type of security (debenture, preferred stock, etc.) and as many of the terms (amount, length of obligation, interest payment dates, etc.) as are known to date. Several of the terms will not be decided until the board of directors (or a committee thereof) meets to price the security, usually one week before closing.

Also obtain a copy of the drafts of the underwriting or agency agreement, the registration statement (if previously filed as a 'shelf' registration), and the indenture or other agreement with the trustee. These three documents control the transaction and should spell out all of the certificates that the issuer is obligated to provide at closing.

The next step is to determine what is traditionally done by your company. If you are employed by the issuer, this is your opportunity to convince them that more of the work can be done in house by using your skills to support the work of in-house counsel, rather than shipping it to the outside law firm at a significant hourly cost. If your attorneys have been reluctant to give you additional responsibility in the past, handing them a first draft of the closing certificates will be more convincing than a request to be involved.

Prepare and distribute a working group list that has the names, phone numbers, addresses (both office and home), and fax numbers of all individuals working on the transaction. Have this reviewed and distributed to those individuals and the printer as soon as possible.

Set up subfiles immediately, so that needed items can be retrieved quickly. Suggested subfiles include:

- * Authorization/Resolutions;
- * Registration Statement;
- * Prospectus Supplement;
- * Form T-1/Trustee Matters;
- * As-Filed Documents;
- * Underwriting Agreement;
- * Indenture;
- * Form of Debenture;
- * Closing Certificates;
- * Legal Opinions;
- * Due Diligence Materials;
- * Correspondence and Working Group Lists;
- * Closing Volume;
- * Go-By's.

If appropriate, keep the files in your office so that you can maintain control, but they should remain readily **accessible** to everyone. Post a list of the subfiles for quick reference.

REGISTRATION WITH THE SEC

Once a company has decided to issue a security to the public in the United States, it must register it with the Securities and Exchange Commission on a registration statement under the Securities Act of 1933. If a shelf registration statement has already been filed, the base prospectus will be supplemented and distributed after pricing. (Note: Some of the following information in this section applies only to printing a registration statement, some only to printing a prospectus, but much of it pertains to both.)

DRAFTING THE REGISTRATION STATEMENT

The drafting of the registration statement and the base prospectus is negotiated by the issuer, its counsel, the underwriter (if one is involved at this point), and its counsel. An underwriter may not be involved until after a shelf registration is effective and then only for a particular sale of securities from that shelf. The drafting occurs in person or through numerous phone calls and faxes. It is doubtful that a legal assistant would be involved in these negotiations, but you can offer to compile a master mark-up for circulation to all parties and/or to the printer. You can also communicate to the printer to whom the drafts should be distributed and when.

Drafts returning from the printer must be team proofed to catch any errors. Point out any errors or inconsistencies within the document in the use of defined terms, section references, grammar, syntax, or punctuation. When compiling the master markup, set your photocopier to reduce the clean

draft to 95% and copy on legal-size paper, leaving plenty of room to write and, of course, always use pencil.

PREPARATION

The decision to issue a new Security is made by the board of directors of the issuer or an **authorized** committee thereof. Authorizing resolutions will be prepared and presented to the board or committee for action.

Determine your company's method of obtaining signatures of officers and directors for the registration statement. Signatures may be on the signature page of the registration statement or by power of attorney (usually a combination of the two methods). If appropriate, present the papers for signature at the board of directors meeting at which they **authorize** the issuance of the security and circulate them afterwards to any individuals who still need to sign. Leave all materials undated and leave the page number off of the signature page--this information may change.

Check SEC regulations regarding the filing package: types of exhibits, number of signed and number of conformed copies, whether the pages need to be sequentially numbered, etc. Create a checklist that you will use before and at the printer.

Determine who is responsible for which exhibits. Ask that exhibits be sent to you in advance of going to the printer.

Obtain a certified check payable to the SEC to cover the filing fee. Be sure to check with the bank regarding its procedures to avoid any delay. Your company's treasury department should be able to help you or perhaps take on this responsibility.

Draft a transmittal letter for the SEC and have it signed before going to the printer. If the issuer is requesting an accelerated effectiveness date, draft this request letter and have it signed as well. Any acceleration request from the underwriters will be drafted by them but the filing of the request letters should be coordinated. Make a copy of each of the issuer's letters and print "Please stamp and return" in the top corner, attaching a stamped envelope addressed to you so that you can verify that the SEC filing desk received the package.

Determine how the package will be filed in Washington: via the printer's courier, another overnight delivery service, or a Washington branch of your company or law firm.

Determine if your company will need to file a Form 8-K, a 'current report' under the Securities Exchange Act of 1934, in order to file copies of * the underwriting agreement, the form of security, or the indenture. If so, draft the Form 8-K, listing exhibits appropriate to the transaction, and a transmittal letter.

Contact the members of the working group to determine how many copies they will need of the registration statement, with or without exhibits, how many copies they will need of the final prospectus, and where they wish these copies to be sent. Create a chart of this information for the printer (check with the customer service representative on the format that would be the most helpful).

Create a short list to take to the printer of names and fax numbers of individuals who must receive last minute changes but will not be present at the printer.

Make sure all parties are aware of the printer's deadline for final changes to ensure that the filing package gets on the plane to the SEC filing desk in Washington, D.C.

Create exhibit divider pages (usually on blue paper). Assemble all available exhibits before you leave for the printer.

If this is a Rule 424(b) filing of a prospectus supplement relating to a base prospectus for a previously filed security, type labels (12 or so) stating the registration statement number and appropriate 424(b) subparagraph reference. These will be placed on the upper right corner of the prospectuses submitted in the SEC filing package.

Take the most recent drafts of the registration statement or prospectus with you when you go to the printer for the final printing, in case any questions arise about previous changes.

Check with the printer to see if they will sequentially number the pages, when appropriate. If they cannot, take your own number stamper.

Take extra pages of the company's stationery, a copy of the working group list, and any other supplies you or your attorneys particularly care to use. The printer should be stocked with all traditional office supplies.

AT THE PRINTER

If any last minute changes are to be made, coordinate them with the printer, proof carefully, and have the printer fax the new pages to the individuals on your short list.

Maintain a running master of the document, stapling all changed pages to the new page. Make a list of which pages are resubmitted to the printer and check them off as they return.

Go over master distribution instructions for the final copies with the printer.

Assemble the remaining exhibits (if any), double-check and date those needed, and give the exhibit package to the printer, with instructions as to how many copies you need.

Once the print master on a prospectus has been cleared, the printer will work up the 'blue line' which is printed in blue ink on special paper. It is the last copy of your document before the mass printing, so check it carefully. First, make sure the pages are in the correct order, with appropriate blank pages. Next, circle any unwanted marks in the margins and other white space. Then check a third time, circling any broken type or incomplete letters.

Check over each page of each copy going to the SEC and do whatever else is required, e.g., inserting originally signed exhibits, number stamping, affixing 424(b) labels, etc. Assemble and double-check the filing package.

Once you have verified filing and distribution instructions with the printer, you should be able to pack up and go home, but make sure you have a copy of the registration statement with you for the morning, just in case.

DRAFTING CLOSING DOCUMENTS

Whereas the prospectus or prospectus supplement is finalized at pricing,

many additional documents need to be prepared for the closing. Since there is such a short time between pricing and closing, the preparation of the closing documents needs to start as early as possible, even before the pricing of the securities.

Many of the documents needed for closing are identified in the underwriting agreement in the section regarding conditions of the underwriter's obligations.

The closing memorandum lists the steps to be taken between pricing and closing. It may be prepared by any of the parties, according to your company's tradition. It is the longest and most visible of the closing documents, and it is generally not signed by any of the parties. It may have other closing documents or form of closing documents as exhibits, and may contain a schedule of the closing documents. If the closing memo does not have such a schedule (or if it is incomplete), create one so that all parties are in agreement as to what is needed. Include all documents required to be on the table at closing, even those that may already have been delivered, like copies of the registration statement. Put the documents in a logical order (perhaps the order they appear in the bound volume of a recent transaction) and number them. This numbering system can be carried throughout the closing.

The issuer typically drafts the following documents for closing:

- * A corporate secretary's certificate containing a copy of the company's articles of incorporation, bylaws, and resolutions authorizing the securities transaction and any matters necessary to the completion of the transaction. You may also attach copies of the indenture, a form of the security, or any other document that the issuer, the underwriter, or the trustee would like certified by the corporate secretary.

- * An incumbency certificate (usually an attachment to the corporate secretary's certificate) showing the names, titles, and specimen signatures of officers or agents of the company. Your company may already have a universal incumbency certificate that may be attached, but if it does not, and specimen signatures are acceptable, cut and paste signatures on, instead of circulating it for signature. It should include the signature of each individual who will sign any document in the transaction on behalf of the issuer, including the debenture, note, or stock certificate. It should be signed by the corporate secretary or an assistant and attested to by another officer or assistant corporate secretary.

- * A good standing certificate and/or certificate of existence of the company issued by the comptroller's office or secretary of state of the state in which the company is domiciled. A bring-down certificate of existence dated either the day of or the day before closing is usually required. This will be sent to the closing either by fax or by telex; you should know which is required for your transaction and have the fax or telex numbers ready in advance.

- * An officer's certificate stating that no 'stop order' suspending the effectiveness of the registration statement is in effect and, if required, identifying the agent for service of process for the issuer.

- * A financial officer's certificate stating that the issuer will comply with the terms of the underwriting agreement, that there are no restrictions in any other agreements of the company that would prohibit issuing this security, and that there has been no material adverse change in the condition of the issuer from that set forth in the prospectus or from the date of pricing.

- * A cross-receipt stating that the underwriters have received the

securities and the issuer has received payment therefor.

* An opinion or opinions of the counsel for the issuer. Outside counsel will prepare their own opinion, but one may also be given by the general counsel of the company.

* A 'blood letter' from the underwriters detailing information provided to the issuer for use in the prospectus. Even though this document is signed by the underwriters, it may be drafted by the issuer.

* A form of the security containing the exact language that will be printed on the security by the banknote company, typed on standard paper. The language for the security should be in an appendix to the indenture.

Your company may also have additional certificates pertaining to significant subsidiaries of the issuer or special industry regulations (or exemptions therefrom).

The indenture or other agreement between the issuer and the trustee will require certain documents to be provided by the issuer to the trustee at or shortly before closing:

* An officer's certificate, company order, supplemental indenture, or certified copy of the resolution setting forth the terms of the security;

* An officer's certificate ratifying the representations and warranties set forth in the indenture; and

* A request that the security be authenticated and delivered to the underwriters at a time and place so specified.

If the issuer is assuming any of the responsibilities usually performed by the trustee, such as **transfer** agent, there will be additional agreements and certificates detailing this arrangement.

The securities will need to be printed. Determine what printer has handled this task for your company in the past: an out-of-town banknote engraver or the in-town financial printer that handled the prospectus. Contact them and **send** them a markup of the last similar security they printed for your company. Team proof it carefully against the form of security that has been reviewed by all parties. Proofs can be turned around overnight, but the printing of the final securities takes longer, so be sure to contact the printer and obtain and meet his or her exacting schedule.

After pricing, the underwriters will call the CUSIP Bureau with the pricing information. A few hours later, you should call the CUSIP Bureau at 212-208-8329 (Corporate Issues Department) to obtain the CUSIP number for this security. This number will be placed on the printed face of the security. Be sure to write the number exactly as it was given to you, including spaces between certain numbers.

MECHANICS

Maintain a status sheet of documents that your company is responsible for preparing. This status sheet should list:

* Name of the document;

* The initials of the person primarily responsible;

* Word processing identification number;

* The name of person who will sign the document; and

* The current status of the document.

You may also include, on the same or another page, documents from other individuals that the issuer is required to produce, i.e., an outside auditor's letter (called a 'comfort letter'), certificates from the trustee, and an opinion of outside counsel for the issuer, to remind yourself to stay in contact with them.

In order to prepare a first **review** draft of the closing documents, **update** the documents used in a **previous**, similar transaction by changing the date, **parties**, percentage and due date of the security, and other relevant information. Some of these terms will not be known until the security is priced, but you can put blanks in for the first review draft.

When drafting the documents, be consistent with the spacing and treatment of the headings, signature blocks, style of indentation, and numbering of subparagraphs, etc. Put "Draft of [date and time]" in the top right hand corner of each document, so that everyone will know that it is not a final document and that they are all working from the same draft on a conference call. Your word processor may have an automatic date and time function which you can customize and put on a macro.

Check for consistency of style in the introductory and closing paragraphs. For instance, use "dated as of June 1, 1992" throughout; don't have some documents using that and some using "dated on the 1st day of June, 1992." Also remember, the move is on to modernize legal language. State which section of the underwriting agreement or indenture required the **document** in the text.

REVIEW BY PARTIES

Once your in-house attorneys have **reviewed** the draft closing documents, circulate them to the attorneys for the other **parties** in the transaction. Use the schedule of documents from the closing memo as your list, and preface the package with a short memo stating when you need comments and how they may be conveyed. Your fax machine should be programmable to **send** copies of the same transmission to several parties at once; investigate this possibility to save yourself a lot of time.

After incorporating comments from all parties, mark the changes from the last draft and recirculate. There are several computer programs on the market that will mark the text for you which are quite inexpensive compared to all the hours you would spend marking it by hand. If you use a program, you must remember to save the draft that went to the parties originally on-line (you can use a date identifier such as ".529" for the May 29th draft). You can also edit the marked version if you feel the program incorrectly identified something as a change. Type "marked to show changes from the May 29th draft" at the top.

Stay in contact with representatives of the auditor, trustee or trustee's counsel, issuer's counsel, and any other entity that will produce documents for the transaction to verify that they are aware of all deadlines for their documents. Review with them what items they may need in support of documents. If appropriate, request that they **send** drafts for review by your attorneys, and encourage them to **send** the final documents to you in escrow for shipping to the closing.

PREPARING FOR CLOSING
AS EARLY AS YOU CAN:

Create a folder for each document needed for closing. If you use larger address labels, you can put all of the following information on the label of the folder:

- * Number of the document that corresponds to the closing memo schedule;
- * Brief name of the document;
- * Who signs the document; and
- * Word processing identification number (at the bottom, out of sight).

Preparing these labels on the word processor enables you to make changes in the information, particularly the number, at the last minute. Removable notes on top of the folders can contain the status of each document, including such information as "underwriters' counsel to bring to closing."

Call for availability of document signers. If someone will be out of the office, you must know in advance to have their document ready or prepare for an alternate signer.

Prepare exhibits in advance where you can, especially for the corporate secretary's certificate. Paste-up the incumbency certificate.

Create a printing list for your secretary. At the top, remind your secretary to run one last spell check, remove the "draft of..." language from the top, and print the needed quantities. The print list should include:

- * Name of the document;
- * Word processing identification number;
- * Quantity to be printed;
- * Type of paper (white bond, general counsel's letterhead, etc.); and
- * Number of photocopies needed.

THREE DAYS BEFORE CLOSING:

Obtain final comments on closing documents you are preparing. You must have them finalized so that you can print multiple copies of documents for signature. Don't delay this task--having documents signed by so many officers usually takes all day.

Put the printed documents into your folders, ready for signature. You can sort the folders by signee, because your numbering system will make it easy to return them to their correct order once signed.

If you have any supporting or backup documents, get them signed and attached at this time, so that they will be ready when you need them.

TWO DAYS BEFORE CLOSING:

Get all remaining documents signed. Put one complete document on top with a flag indicating where the document should be signed, followed by the remaining signature Pages.

Obtain documents from the auditor, the trustee, etc., and place them in the proper folder.

Review the set of closing documents before the attorneys do.

If the closing is to be held out of town, ship the documents in escrow via overnight express to the closing (usually to the offices of underwriters' counsel). When putting the folders in the shipping box, Pull one copy of each signed document to keep, at your office, to accompany the issuer's representative to the closing, or to ship in a separate box.

ONE DAY BEFORE CLOSING:

If the closing is to be held at the office of the issuer or issuer s counsel, you will need to 'set the table,' laying out the folders in order, with one document on top for inspection by the parties.

Order the bring-down certificate of existence as early as possible.

CLOSING DATE:

If the closing is to be held out of town, have fax cover pages to underwriters' counsel handy. Be sure to include the room number of the conference room in which the closing will be held, so that the fax is not delivered to an empty office.

POST-CLOSING MATTERS

Once the transaction has successfully closed, originals of documents are distributed to the parties by order of priority. If you have only one original document signed by the issuer, addressed to the underwriter, the original is, of course, sent to the underwriter. If you have two originals, one is retained by the issuer, one by the underwriter. The other parties are prioritized according to the document's importance to that party and the party's importance to the transaction. Photocopy one set of the documents to create a bound volume so that the parties have a record of the transaction.

Using the index from a previous similar transaction, assemble the documents in a logical order and revise the dates, terms, and parties to create the new index. Use your word processor's automatic numbering system.

Develop the list of individuals who will receive a bound volume (according to your company's style and cost constraints) and have it and the index reviewed by an attorney.

Once the index is final, assemble the documents into a master volume. Originals of certain documents (e.g., the prospectus, the security) should be put in the bound volume.

Contact the book bindery. It should be listed under 'bookbinders' in the telephone book, but check with other firms in your town for a recommendation on binderies that are experienced at handling legal documents. To save money, you can photocopy and assemble the individual books in house, with tabs provided by the bindery, or you can ship a master to the bindery and have copies made there (be sure to **send** multiples of the original documents for insertion).

Send a sample book from a previous transaction to show the bindery the color of the book and style of spine. Type the information needed for the spine, and ask for a proof of the spine before it is stamped.

Create a three-ring binder version of the bound volume for yourself; not only is it cheaper, but the documents are then easy to photocopy in the future.

Prepare the transmittal letter for the bound volumes under your own name,

giving credit where credit is due!

Organize the file, throwing away duplicates and blank drafts. Keep or discard drafts according to your company's or department's policy. Write a memo to the file regarding any special circumstances or suggestions for improvement for the next transaction.

ADDITIONAL TIPS

A securities transaction involves a lot of people doing a great deal of work in a short amount of time. Although I am suggesting that you take on as much responsibility as you can, you must also keep an ear to the ground as to territorial politics. If someone in your company has handled a certain responsibility well in the past, do not try to take over, but coordinate with them to make sure that the transaction flows smoothly. If your company has the staff and equipment available, you can produce the registration statement in house, and only use the printer for the final prospectus (since it is usually printed on tissue paper). The printer should be able to work from either a camera-ready copy or a diskette.

As you can see, much of this information can be applied to other types of closings, such as a merger or sale of a company.

You can contribute a great deal to the success of a securities transaction, but, as with all legal assistant duties, you must be sure you follow through on any responsibility you assume, and you must constantly check yourself to make sure you are doing the job correctly and efficiently. The more you do, the more challenging the work will become, and the more you will be appreciated by the powers that be.

GLOSSARY OF SECURITIES TERMS

* SECURITY: Any stock, note, bond, debenture, or other evidence of indebtedness or a right to participate in profits of a profit-making enterprise.

* TERMS: Terms for a security include the principle amount, date of maturity, interest or dividend rates, interest or dividend payment dates, redemption options, sinking fund obligations, and collateral (if any), etc.

* ISSUER: The company that issues or proposes to issue the security.

* UNDERWRITERS: The investment bankers who singly or in a group agree to purchase a new issue of securities from an issuer for resale to the public. An underwriter may act as an agent to sell the security but not be obligated to purchase any part of the issue.

* UNDERWRITING AGREEMENT: The agreement between the issuer and the underwriter. It is signed on the pricing date and contains information about the security, representations and covenants of the issuer and the underwriters, and details of the transaction.

* PROSPECTUS: The disclosure document distributed to the potential purchasers that describes the issuer and its business, the securities offered, financial information about the issuer, risk factors in the purchase of the security, tax treatment, and other information an investor needs to make an informed decision to purchase the security.

* REGISTRATION STATEMENT: The document filed with the Securities and Exchange Commission (the "SEC") that describes the proposed public offering of securities and discloses detailed information about the issuer. The registration statement consists of a cover page, a base prospectus (which may be preliminary or subject to completion pending the registration

statement's 'going effective' with the SEC), information not required to be in the prospectus, the signature page, and required exhibits.

* INDENTURE: The lengthy written agreement between the issuer and the trustee which sets forth the terms under which bonds or debentures may be issued. Terms include the amount of the issue, the interest rate, the maturity, the collateral (if any), the protective covenants, and other items related to redemption, sinking funds, **transfer**, etc.

* CLOSING: The consummation of the transaction, usually by delivery of the security and the closing documents required by the underwriters and trustee in exchange for payment of the purchase price. Closings are often held in the office of the underwriter's counsel (usually in another city).

* PRICING: The date, usually a week before closing, where the specific terms of the security are agreed upon by the parties and the underwriting agreement is signed.

* PRINTER: A financial printing company that is experienced in printing securities documents. The customer service representatives will be very helpful in assisting you and anticipating your needs.

Susan Diane Koontz is a Senior Legal Assistant in the Corporate and Securities Section of the Houston Industries Incorporated Law Department. She has seven years of experience in securities, labor and employee benefits law. She is a member of the Legal Assistants Division of the State Bar of Texas and the newly-formed American Corporate Legal Assistants Association.

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Descriptors: Paralegal personnel; SEC registration; Sales of securities; Guidelines; Requirements

Classification Codes: 4300 (CN=Law); 3400 (CN=Investment analysis); 9150 (CN=Guidelines); 9190 (CN=United States)

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Set	File	Items	Description
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	15	1402	
	160	1	
	148	1143	
	275	244	
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	20	818	
	624	82	
	621	200	
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S7	118		S1 AND (FINANCIAL (5N) PLAN)
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	15	124	
	160	0	
	148	117	
	275	40	
	610	2	
	810	2	
	20	60	
	624	1	
	621	22	
	636	11	
	613	41	
	634	0	
	813	1	
S8	429		S1 AND CALENDAR
	9	0	
	15	2	
	160	0	
	148	0	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S9	2		S1 AND (PREVIOUS (5N) UPDATE)

	9	0	
	15	0	
	160	0	
	148	0	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S10		0	AU=ROBB, PAUL
	9	0	
	15	0	
	160	0	
	148	77	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S11		77	AU=ROBB, P?
	9	22	
	15	474	
	160	1	
	148	411	
	275	172	
	610	10	
	810	32	
	20	69	
	624	27	
	621	41	
	636	113	
	613	5	
	634	1	
	813	19	
S12		1397	S1 NOT S2
	9	21	
	15	469	
	160	1	
	148	372	
	275	118	
	610	3	
	810	18	
	20	42	
	624	27	
	621	10	
	636	82	
	613	1	
	634	1	
	813	5	
S13		1170	RD (unique items)
	9	0	
	15	2	

	160	0	
	148	0	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S14		2	S9 NOT S2
	9	0	
	15	2	
	160	0	
	148	0	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S15		2	RD (unique items)